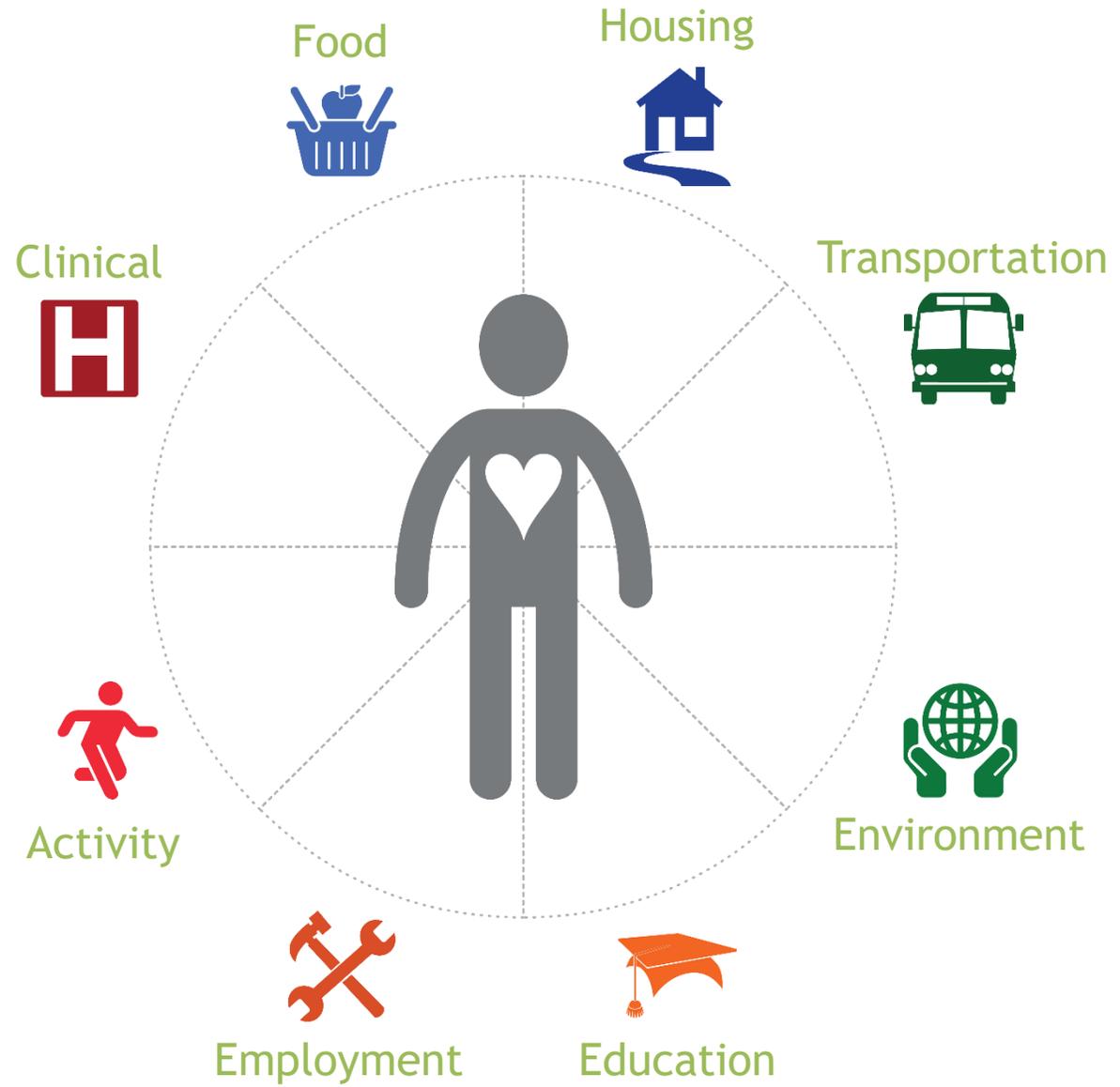
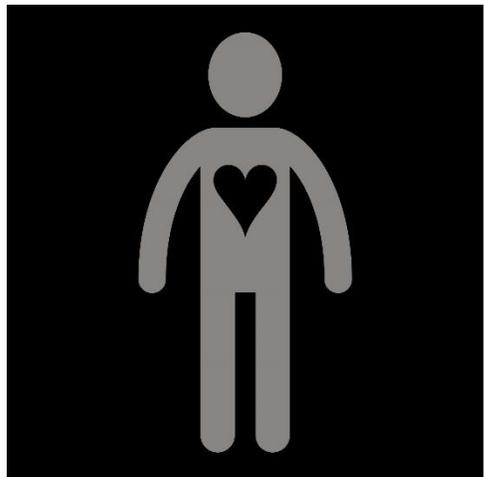


HIP Workforce Bridge

Indiana Family and Social Services Administration
Office of Medicaid Policy and Planning
May 23, 2019



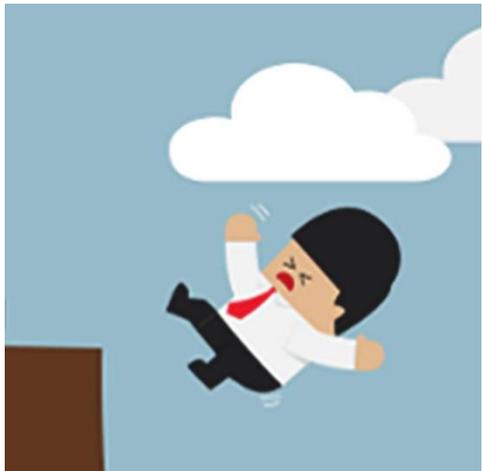


Fixing the Cliff: HIP Bridge



If people are constantly falling off a cliff, you could place ambulances under the cliff or build a fence on the top of the cliff. We are placing all too many ambulances under the cliff.

—*Dr. Burkitt*



Success brings new challenges

- Gateway to Work will increase employment and education for HIP members
 - HIP members will have increased income and will need to transition to commercial coverage
 - HIP members face cost related barriers when transitioning to commercial coverage
- The HIP Workforce Bridge seeks to address the cost barrier and reduce the coverage cliff for HIP members



HIP Workforce Bridge Account

- Available to all HIP-enrolled members who have an increase in income and are no longer eligible
- \$1,000 to cover health care and health insurance costs during transition from HIP to commercial insurance
 - Covers premiums, prescriptions and HIP covered services while waiting for coverage to kick-in
 - Covers copayments, coinsurance and deductible costs for HIP-covered services following commercial coverage enrollment
- Account is available for up to 12 months following HIP disenrollment or until the account balance is \$0



Estimated Annual Fiscal Impact

	Fiscal Impact	State Share	Federal Share
HIP Bridge Account*	\$25.9M	\$2.6M	\$23.3M

*Assumes 90% FFP for newly eligible adults

